B1 (C	Official Form かぬくは)15-08	8403 D	oc 1	Filed 03/10/15			0/15 13:05:46	Desc	Main
		INITED STATE Iorthern D		PTC Document	Page	1 of 48		LUNTARYP	
Nan	ne of Debtor (if individual, ente			Titinois	Name	of Joint Dobt			
Wil	Williams, Edward, T. All Other Names used by the Debtor in the last 8 years					Name of Joint Debtor (Spouse) (Last, First, Middle):			
(incl	ude married, maiden, and trade	names):	years		(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Sar									
(u m	four digits of Soc. Sec. or Indiv ore than one, state all):	/idual-Taxpay	er I.D. (ITI	N)/Complete EIN	Last f	our digits of S ore than one, st	oc. Sec. or Individual-	Taxpayer I.D.	(ITIN)/Complete EIN
947 Stree	'9 It Address of Debtor (No. and S	treet City and	d State):				,		
472	0 West Monroe	,,,	o istato).		Street	Address of Jo	int Debtor (No. and St	reet, City, and	State):
Chic	cago, IL								
Cour	ty of Residence or of the Princi	ipal Place of B	usiness:	ZIP CODE 60644	Count	v of Pagidana			ZIP CODE
LCoc	ok ng Address of Debtor (if differe						or of the Principal Pl		
San		one wom sacce	addiess),		Mailin	g Address of J	loint Debtor (if differe	nt from street	address):
Locat	ion of Principal Assets of Busin	ness Debtor (if	different f	ZIP CODE	7.				ZIP CODE
N/A									ZIP CODE
	Type of Debte (Form of Organiza	ation)		Nature of (Check one box.)	f Business		Chapter of B	Sankruptcy C	ode Under Which heck one box.)
	(Check one box	,		Health Care Bu	síness				·
	Individual (includes Joint Debte See Exhibit D on page 2 of this	form.		Single Asset Re	eal Estate as	s defined in	Chapter 9	Re	napter 15 Petition for ecognition of a Foreign
[LJ '	Corporation (includes LLC and Partnership	LLP)		Railroad	(316)		Chapter 12 Chapter 15 Pet		ain Proceeding apter 15 Petition for
	Other (If debtor is not one of the this box and state type of entity	e above entitie	es, check	Stockbroker Commodity Bro	oker		☐ Chapter 13	Re	cognition of a Foreign
				Other					
Count	Chapter 15 Debt ry of debtor's center of main int			Tax-Exen (Check box,	npt Entity	e.)		Nature of De	
				☐ Debtor is a tax-exempt organization			(Check one box.) Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily		
Each c	ountry in which a foreign proce debtor is pending:	eding by, rega	arding, or	under title 26 of the United States Code (the Internal Revenue Code).		States	§ 101(8) as "inci	irred by an	primarily business debts.
				Code (the intern	ai Kevenue	Code).	individual prima personal, family,	or	
	Filing F	ee (Check one	box.)		T		household purpo Chapter 11 I		
□ F	ull Filing Fee attached.					one box:	business debtor as de		6.0.0101/7101
☐ F	iling Fee to be paid in installme	ents (applicable	e to individ	uals only) Must attach	De De	ebtor is not a s	mall business debtor a	s defined in 1	S.C. § 101(51D). I U.S.C. § 101(51D).
S	igned application for the court's nable to pay fee except in instal	s consideration	certifying	that the debtor is	Check in				
ĺ	iling Fee waiver requested (app				1112	erects of attition	ites) are less than \$2.49	90.925 (amou	xcluding debts owed to nt subject to adjustment
at	tach signed application for the	court's conside	eration. Se	e Official Form 3B.		4/V1/10 ana e	very three years therei	after).	
						ll applicable l blan is being fi	led with this petition		
					∐ Ac	ceptances of the	ne plan were solicited cordance with 11 U.S	prepetition fro	m one or more classes
	cal/Administrative Informatio							.c. g 1120(b).	THIS SPACE IS FOR
	Debtor estimates that funds Debtor estimates that, after a distribution to unsecured cre	will be availab	ole for distri	ibution to unsecured crea	litors.			100	COURT USE ONLY
	distribution to unsecured cre ed Number of Creditors	editors.	openy is ex	craced and administrativ	e expenses	paid, there wi	Il be no funds availabl	e for β_{λ} β_{λ}	
Z 1-49								□½ ¹ 2	
1-49	50-99 100-199	200-999	1,000- 5,000		0,001- 5,000	25,001- 50,000	50,001-	Over /	
	d Assets					20,000	100,000	\$00,000	94.0
\$0 to	\$50,001 to \$100,001 to	\$500,001	\$1,000,00	01 \$10,000,001 \$5] 50,000,001	\$100,000,00	1	Ď [®]	15 MO 4 1
\$50,000	\$100,000 \$500,000	to \$1 million	to \$10 million	to \$50 to	\$100	to \$500	01 \$500,000,001 to \$1 billion	More than	
	d Liabilities				illion	million		<u>'v</u>	Ko.
\$0 to	\$50,001 to \$100,001 to	□ \$500,001	\$1,000,00)1 \$10,000,001 \$5	100,000,0	\$100,000,00	1 \$500,000,001	☐ More than	T
\$50,000	\$100,000 \$500,000	to \$1 million	to \$10 million	to \$50 to	\$100 llion	to \$500 million	,,,	\$1 billion	

	1.Case, 15-08403 Doc 1 Filed 03/10/15	Entered 03/10/15 13:05:46	Desc Main Page 2						
Voluntary Petit (This page must	tion DOCUMENT be completed and filed in every case.)	Rager മംഖ് 48 Williams, Edward, T.							
Location	All Prior Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee	The state of the s						
Where Filed:		Case Number:	Date Filed:						
Location Where Filed:		Case Number:	Date Filed:						
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	filiate of this Debtor (If more than one, attach a Case Number:							
District:			Date Filed:						
District.		Relationship:	Judge:						
10Q) with the Si of the Securities	Exhibit A ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
		X Signature of Attorney for Debtor(s) (Date)						
(To be completed	Exhib by every individual debtor. If a joint petition is filed, each spouse mus	it D							
	completed and signed by the debtor, is attached and made a part of this	petition.							
If this is a joint po									
☐ Exhibit D,	also completed and signed by the joint debtor, is attached and made a p	eart of this petition.							
·									
Ø	Information Regarding (Check any appl Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	licable box.) of business, or principal assets in this District:	for 180 days immediately						
	There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pending in this District.							
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	of business or principal assets in the United Sta defendant in an action or proceeding [in a fed	ntes in this District, or has eral or state court] in this						
	Certification by a Debtor Who Resides (Check all applic								
	Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the fol	lowing.)						
	(Name of landlord that obtained judgment)								
		(Address of landlord)	TATALAN MARIANA						
	Debtor claims that under applicable nonbankruptcy law, there are c entire monetary default that gave rise to the judgment for possession	ircumstances under which the debtor would be	permitted to cure the						
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).								

If more than one person prepared this document, attach additional sheets conforming

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B ID (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Williams, Edward, T.	Case No
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
 - illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Andwhr

Date: 3/7/15

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re_Williams, Edward, T.	Case No.
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 5,929.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 44,168.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 28,368.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
1 - Current Income of Individual Debtor(s)	YES	2			\$ 700.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 697.00
т	OTAL	23	s 5,929.00	\$ 75,536.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re_Williams, Edward, T,	Case No.	
Debtor		
	Chapter 7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	7,648.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	7,648.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 700.00
Average Expenses (from Schedule J, Line 22)	\$ 697.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 700.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 28,368.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 28,368.00

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In re	Williams, Edward, T.	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tota		0.00	

(Report also on Summary of Schedules.)

In re Williams, Edward, T.			Case No.		
B 6B (Official FG 156) (15098403	Doc 1	Filed 03/10/15 Document	Entered 03/10/15 13:05:46 Page 9 of 48	Desc Main	

n re villiants, Edward, 1.	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	x			0.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			0.00
Household goods and furnishings, including audio, video, and computer equipment.	x			0.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			0.00
6. Wearing apparel.	×			0.00
7. Furs and jewelry.	x			0.00
Firearms and sports, photographic, and other hobby equipment.	×			0.00
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	×			0.00
10. Annuities. Itemize and name each issuer.	×			0.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			0.00

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	Debtor	-	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			0.00
14. Interests in partnerships or joint ventures. Itemize.	х			0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			0.00
16. Accounts receivable.	×			0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	×			0.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	×			0.00

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In re Williams, Edward, T,	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			0.00
23. Licenses, franchises, and other general intangibles. Give particulars.	x			0,00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			0.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Chevrolet Malibu		5,929.00
26. Boats, motors, and accessories.	x			0.00
27. Aircraft and accessories.	×			0.00
28. Office equipment, furnishings, and supplies.	×			0.00
29. Machinery, fixtures, equipment, and supplies used in business.	χ			0.00
30. Inventory.	x			0.00
31. Animals.	X		40 A0 (0) A0	0.00
32. Crops - growing or harvested. Give particulars.	x			0.00
33. Farming equipment and implements.	×			0.00
34. Farm supplies, chemicals, and feed.	x			0.00
35. Other personal property of any kind not already listed. Itemize.	X			0.00
		3_continuation sheets attached Total	-	\$ 5,929.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (04/13)

In re Williams, Edward, T.	
Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*
---	---

☐ 11 U.S.C. § 522(b)(2)

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
735 ILCS 5/12-1001(c)	2,400.00	5,929.00
	PROVIDING EACH EXEMPTION	PROVIDING EACH CLAIMED EXEMPTION 735 ILCS 5/12-1001(c)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

In re Williams, Edward, T.	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. CREDITOR'S NAME AND HUSBAND, WIFE, DATE CLAIM WAS JNLIQUIDATED AMOUNT OF CLAIM JOINT, OR COMMUNITY UNSECURED CONTINGENT MAILING ADDRESS CODEBTOR INCURRED. WITHOUT PORTION, IF DISPUTED INCLUDING ZIP CODE AND NATURE OF LIEN, DEDUCTING VALUE ANY AN ACCOUNT NUMBER AND OF COLLATERAL (See Instructions Above.) DESCRIPTION AND VALUE OF **PROPERTY** SUBJECT TO LIEN ACCOUNT NO. 9479 05/2012 -**GM Financial** Automobile 2012 PO Box 181145 J Chevy Malibu х 19.431.00 0.00 Arlington, TX 76096 VALUE \$ 19,431.00 ACCOUNT NO.4424 09/2013 -Chrysler Capital Automobile 2013 PO Box 961275 Х J Chrysler 200 24,737.00 0.00 Fort Worth, TX 76161 VALUE \$ 24,737.00 ACCOUNT NO. VALUE \$ continuation sheets Subtotal > \$ \$ (Total of this page) attached 44,168.00 0.00 Total ▶ \$ 44,168,00 (Use only on last page) 0.00 (Report also on Summary of (If applicable, report Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (04/13)

In re_Williams, Edward, T.	Case No.
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re_Williams, Edward, T.	, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,15	50* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for that were not delivered or provided. 11 U.S.C. § 507(a)	the purchase, lease, or rental of property or services for personal, family, or household use, a)(7).
Taxes and Certain Other Debts Owed to Govern	nmental Units
Taxes, customs duties, and penalties owing to federa	al, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Ins	sured Depository Institution
Claims based on commitments to the FDIC, RTC, Digovernors of the Federal Reserve System, or their prec § 507 (a)(9).	irector of the Office of Thrift Supervision, Comptroller of the Currency, or Board of decessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims for Death or Personal Injury While Deb	tor Was Intoxicated
Claims for death or personal injury resulting from the drug, or another substance. 11 U.S.C. § 507(a)(10).	e operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/16, and enadjustment.	very three years thereafter with respect to cases commenced on or after the date of

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1 continuation sheets attached

Case 15-08403 B6E (Official Form 6E) (04/13) - Cont.	Doc 1	Filed 03/10/15 Document	Entered 03/10/15 13:05:4 Page 16 of 48	16 Desc Main
In re Williams, Edward, T. Debtor		9	Case No	

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

		.,		.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.							**************************************		
Account No.									
Account No.									
Account No.									
Sheet no. 1of colltinuation sheets attache Creditors Holding Priority Claims	d to Sc	hedule of	(Т	S otals of	ubtotal this pa		\$ 0.00	\$ 0.00	0.00
			(Use only on last page of t Schedule E. Report also o of Schedules.)	he com	Tota pleted ummar		\$ 0.00		
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Date	report : Certair	also on			0.00	0.00

	Debtor				(if known)	
In re_	Williams, Edward, T.		,	Case No.		
`	, , ,		Document	Page 17 of 48		
B 6F (O	official Form Case 15-08403	Doc 1	Filed 03/10/15	Entered 03/10/15 13:05:46	Desc Main	

SCHI
EDILLE
7 - CREDIT
ORS HOLDING
UNSECURED
NONPRIORITY
CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND** CLAIM DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 9479 03/2009 - Student Loan Account IL Student Assist Comm 4,148.00 1755 Lake Cook Rd Deerfield, IL 60015 ACCOUNT NO. 9479 11/2004 - Student Loan Account EDFinancial/ESA 3,500.00 120 N. Seven Oaks D Knoxville, TN 37922 ACCOUNT NO. 9479 03/2007 - Credit Card Account Capital One Bank USA 467.00 PO Box 30281 Salt Lake City, UT 84130 ACCOUNT NO. 9479 08/2009 - Collections Account(Tribute Midland Funding LLC 691.00 Mastercard) 8875 Aero Dr. 200 San Diego, CA 92123 8.806.00 Subtotal> continuation sheets attached Total≯ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	Williams, Edward, T.	,	Case No.	
	Debtor		(if known)	

	1	T		1	т	1	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9479	-		09/2011 - Collections				
CMRE Financial Services 3075 E. Imperial HW 200 Brea, CA 92821			Account (Med1 02 Medical Payment Data)				279.00
ACCOUNT NO. 9479			10/2014 - Collections				
Convergent Outsourcing PO Box 9004 Renton, WA 98057			Account (Comcast)		· · · · · · · · · · · · · · · · · · ·		910.00
ACCOUNT NO. 9479			07/2014 - Collections				
Professional Placement 316 N. Milwaukee S 410 Milwaukee, WI 53202			Account (Guaranty Bank)				168.00
ACCOUNT NO. 9479			10/2010 - Collections				
MCSI Inc PO Box 327 Palos Heights, IL 60463			Account (Village of Bellwood)				200.00
ACCOUNT NO. 9479			09/2012 - Collections				
AMR Collection 2915 N Classen Blvd, Oklahoma City, OK 73106			Account (West Suburban Emergency)				52.00
Sheet no. 6 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤							\$ 1,609.00
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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In re Williams, Edward, T.	•	Case No
Debtor	_	(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9479 Cook County Circuit Court 555 West Harrison Street #1 Chicago, IL			03/2012 - Civil Judgement				1,190.00
ACCOUNT NO. 9479 City of Chicago Dept of Finance PO Box 4641 Chicago, IL 60680			02/2015 - Tickets				4,200.00
ACCOUNT NO. 9479 Peoples Gas 130 E. Randolph Chicago, IL 60687			02/2015 - Utility Account				113.00
ACCOUNT NO. 9479 Com Ed PO Box 6111 Carol Stream, IL 60197			02/2015 - Utility Account				700.00
ACCOUNT NO. 9479 At&t PO Box 5001 Carol Stream, IL 60197			02/2015 - Cellular/Cable Account				400.00
Sheet no. 5 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total➤	\$ 6,603.00
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						lule F.) tistical	s

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In re	Williams, Edward, T.	,	Case No.
	Debtor		(if known)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9479 US Cellular PO Box 1800 Saint Paul, MN 55101			02/2015 - Cellular Account				350.00
ACCOUNT NO. 9479 Sprint Wireless 6391 Sprint Parkway Overland Park, KS 66251			02/2015 - Cellular Account				1,000.00
ACCOUNT NO. 9479 TMobile PO Box 53410 Believue, WA 98015		=	02/2015 - Cellular Account				500.00
ACCOUNT NO. 9479 First Premier Bank 3820 N. Louise Avenue Sioux Falls, SD 57107			02/2015 - Banking Account				800.00
ACCOUNT NO. 9479 Rush Hospital 1653 W Congress Pkwy Chicago, IL			02/2015 - Medical Account				1,300.00
Sheet no. ☐ of ☐ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						\$ 3,950.00	
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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In re Williams, Edward, T.	. ,	Case No.	
Debtor		(if known)	

	·			,			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9479			02/2015 - Medical Account				
West Suburban Hospital 3 Erie Ct, Oak Park, IL. 60302							1,500.00
ACCOUNT NO. 9479			02/2015 - Medical Account				
Loretta Hospital 645 S Central Ave, Chicago, IL 60644							1,300.00
ACCOUNT NO. 9479			02/2015 - Banking Account				
Chase Bank 92 E. 103rd Street Chicago, IL 60628							400.00
ACCOUNT NO. 9479			02/2015 - Banking Account				
Bank of America PO Box 15168 Wilmington, DE 19850			_				800.00
ACCOUNT NO. 9479			02/2015 - Cable Account				
Direct TV PO Box 9001069 Louisville, KY 40290		- 1000					700.00
Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total➤	\$ 4,700.00
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

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He reWilliams, Edward, T,	Case No.
Debtor	(if known)

	,			,	.,		·
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9479			01/2015 - Old Accounts				
Chex System 7805 hudson Rd Woodberry, MN 55125							0.00
ACCOUNT NO. 9479			01/2015 - Notice Only				
Equifax Bankruptcy Dept. P O Box 740241 Atlanta, GA 30374			,				0.00
ACCOUNT NO. 9479			01/2015 - Notice Only				
Experian Bankruptcy Dept. P O Box 2002 Allen, TX 75013			·				0.00
ACCOUNT NO. 9479			01/2015 - Notice Only				
Trans Union Bankruptcy Dept. P O Box 1000 Chester, PA 19022							0.00
account-no. 9479			01/2015 - Notice Only				
Certegy Check Service PO Box 30046 Tampa, FL. 33630-3046			•				0.00
Sheet no. Of Occident Continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						otai≻	\$ 0.00
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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In re Williams, Edward, T.	Case No.
Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1	T	_					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	A	MOUNT OF CLAIM
ACCOUNT NO. 9479			02/2015 - Charge Account					
Aaron's Furniture Winston Plaza Shopping Center, 1040 West North Avenue, Melrose Park, IL 60160								1,500.00
ACCOUNT NO. 9479			02/2015 - Charge Account					
Bally's 8700 W Bryn Mawr Ave Chicago, IL 60631			9.					1,200.00
ACCOUNT NO.			***************************************					
ACCOUNT NO.				•••••				
ACCOUNT NO.								
Sheet no of continuation sho to Schedule of Creditors Holding Unsecured Nonpriority Claims	eets attac	ched			Subto	otal➤	\$	2,700.00
		(Report a	(Use only on last page of the c lso on Summary of Schedules and, if appli Summary of Certain Liabili	cable on	d Schedu the Stati	stical	\$	28,368.00

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B 6G (Official Form 6G) (12/07)

In re _Williams, Edward, T,	Case No
Debtor	(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re Williams, Edward, T.		Document	Page 25 of 48	
Debtor	·	•	Case No.	
				(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Jasmine Ragsdell 4720 West Monroe Chicago, IL 60644	GM Financial PO Box 181145 Arlington, TX 76096
Jasmine Ragsdell 4720 West Monroe Chicago, IL 60644	Chrysler Capital PO Box 961275 Fort Worth, TX 76161

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Fill in this information to identify	your case:				
Edward Debtor 1	T. Willi	ams			
First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	Northern District of Illinois	3			
Case number	······································			Check if t	this is:
(If known)				An am	nended filing
					plement showing post-petition
Official Form B 6I					er 13 income as of the following date:
	_			MM / DI	D/YYYY
Schedule I: You	ır income				12/13
supplying correct information. If ye	ou are married and not fili use is not filing with you, o top of any additional pag	ng jointly, and yo	our spous formation	e is living with y about your spo	or 2), both are equally responsible for you, include information about your spouse. buse. If more space is needed, attach a known). Answer every question.
		 			
Fill in your employment information.		Debtor 1		and and happing as the annual polymera are and and my definition of the factor of the	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	✓ Employed Not employ	/ed		Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Security			
Occupation may Include student or homemaker, if it applies.	Occupation	***************************************			
	Employer's name	Valintine Ni	gnt Club		
	Employer's address	7150 West	Grand		
		Number Street			Number Street
		***************************************			- \-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\-\
		Chicago, IL			
		City	State	ZIP Code	City State ZIP Code
	How long employed then	e? 3 Years			
Part 2: Give Details About	Monthly Income				The second secon
Estimate monthly income as of spouse unless you are separated		n. If you have noth	ing to repo	rt for any line, wi	rite \$0 in the space. Include your non-filing
If you or your non-filing spouse had below. If you need more space, at			ormation fo	r all employers fo	or that person on the lines
			30-400000000	For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions). If not paid monthly,			2. \$	700.00	\$
3. Estimate and list monthly over	time pay.		3. + \$_	0.00	+ \$
4. Calculate gross income. Add lii	ne 2 + line 3.		4. \$.	600.00	\$
					

Case 15-08403 Doc 1 Filed 03/10/15 Entered 03/10/15 13:05:46 Document Page 27 of 48 Edward Debtor 1 Case number (if know First Name For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here..... 700.00 5. List all payroll deductions: 0.00 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 5e. Insurance 5e. 5f. Domestic support obligations 0.00 5f. 0.00 5g. Union dues 5g 5h. Other deductions. Specify: N/A 5h. 0.00 0.006. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6 700.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a 0.00 8b. Interest and dividends 8b 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 settlement, and property settlement. 8c. 0.00 8d. Unemployment compensation 8d. 8e. Social Security 0.008e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental 0.00 Nutrition Assistance Program) or housing subsidies.

Specify: N/A	8f.				
8g. Pension or retirement income	8g.	\$	0.00	\$	
8h. Other monthly income. Specify: N/A	8h.	+ \$	0.00	+\$	
Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00	\$:

10. Calculate monthly income. Add line 7 + line 9. 700.00 700.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: N/A 11. 🛨 S 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

700.00 Combined monthly income

0.00

No.	in increase or decrease within the year after you file this form?	
Yes. Explain:		

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Fil	l in this ir	nformation to identify y	our case:					
De	btor 1	Edward	т.	Williams		Objects II (II)		
Da	btor 2	First Name	Middle Name	Last Name		Check if this is:		
	ouse, if filing)	First Name	Middle Name	Lasi Name		An amended	-	
Uni	ited States	Bankruptcy Court for the:	Northern District of	Illinois			of the following	petition chapter 13 g date:
	se number					MM / DD / YYY	·	•
(If I	known)					DIVIDENCE .		2 because Debtor 2
Of	ficial F	orm B 6J					eparate house	
S	ched	ule J: You	ır Expen	ses				12/13
infoi (if ki	mation. I nown). An	te and accurate as pos f more space is needed swer every question. Describe Your Hous	d, attach another sl					
			renota					
1. IS	this a joil ¶							
Y		to line 2. es Debtor 2 live in a se	enarate houseboldî	•				
	V		parato nouocnom.					
		Yes. Debtor 2 must file	a separate Schedule	∋ J.				
2. D o	you hav	e dependents?	No	· · · · · · · · · · · · · · · · · · ·	a terminantah antah perioda yang di terminah dibah dalah di adap penya	et e l'antidit canadaire de l'ainsea e en année en en en armée et al en	n tin tin tin tin ting ting ting ting ti	5 - 14 et a min 1 s en anno ambano e commente de canación de la come en enciente en come en come en consens en
Do	_	ebtor 1 and	Yes. Fill out this	information for	Dependent's rela Debtor 1 or Debto		Dependent's age	Does dependent live with you?
		the dependents'	each dependen	t	Son	and the control of th	13	☑ No
	mes.	the dependents						Yes
					Son		2	No No
								Yes
					Daughter		5	□ No ✓ Yes
								No
								Yes
								No
								Yes
ex	penses o	enses include f people other than d your dependents?	☑ No ☐ Yes					
Part	2: Es	timate Your Ongoin	ıa Monthiv Exper	ses				
	—	expenses as of your b			re using this for	m ac a cunniament ir	a Chanter 13 d	essa to ranort
expe		of a date after the bank						
Inclu	de expen	ses paid for with non-	cash government a	ssistance if you	know the value		/ - 4440.41A	11 (12 (12 (12 (12 (12 (12 (12 (12 (12 (
of su	ich assist	ance and have include	ed it on Schedule I:	Your Income (C	Official Form B 6I	.)	Your expe	nses
		or home ownership ex the ground or lot.	penses for your re	sidence. Include	first mortgage pay	yments and 4.	\$	0.00
lf	not inclu	ded in line 4:						0.00
4	a. Real e	estate taxes				4a.	\$	0.00
4	b. Prope	rty, homeowner's, or rer	nter's insurance			4b.	\$	0.00
4	c. Home	maintenance, repair, ar	nd upkeep expenses			4 c.	\$	0.00
4	d. Home	owner's association or c	condominium dues			4d.	\$	0.00

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 Debtor 1
 Edward
 T.
 Williams
 Case number (if known)

 First Name
 Middle Name
 Last Name

			Your ex	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	
6.	Utilities:			
	6a. Electricity, heat, natural gas	6 a .	\$	0.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	50.00
	6d. Other. Specify: N/A	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	20.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	0.00
10.	Personal care products and services	10.	\$	0.00
11.	Medical and dental expenses	11.	\$	0.00
12.	Transportation. Include gas, maintenance, bus or train fare.		œ	0.00
	Do not include car payments.	12.	J	0.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	125.00
	15d. Other insurance. Specify: N/A	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	16.	\$	0.00
17.	installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	502.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other, Specify: N/A	17c.	\$	0.00
	17d. Other, Specify: N/A	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0.00
	Other payments you make to support others who do not live with you. Specify: N/A	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc.	ome.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Filed 03/10/15 Entered 03/10/15 13:05:46 Case 15-08403 Doc 1 Desc Main Page 30 of 48 Document Williams Edward Debtor 1 Case number (if known) Last Name Other. Specify: N/A 0.00 Your monthly expenses. Add lines 4 through 21. 697.00 The result is your monthly expenses. 23. Calculate your monthly net income. 700.00 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23b. 697.00 23c. Subtract your monthly expenses from your monthly income. 3.00 The result is your monthly net income. 23c 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? Yes. Explain here:

Document

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In re Williams, Edward, T.

Debtor

Case No. __

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

7 /	
Date 3/7/15	Signature: Swal william
Date	Signature: Debtor
Date	
Dan	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	FURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankt the debtor with a copy of this document and the notices as promulgated pursuant to 11 U.S.C. § 110(h) setting a max	ruptcy petition preparer as defined in 11 U.S.C. § 110; (2)1 prepared this document for compensation and have provide and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b), and, (3) if rules or guidelines have been simum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum betor or accepting any fee from the debtor, as required by that section.
Veronica Eason - BPP	345-62-6447
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, st who signs this document.	tate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
1383 Wentworth Avenue Calumet City, IL 60409	
Address X Signature of Bankruptcy Petition Preparer	$\frac{3}{2}$
	ls who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach as	dditional signed sheets conforming to the appropriate Official Form for each person.
	antional signed sheets conjoining to the appropriate Official Form for each person.
	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156.	
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. DECLARATION UNDER PENA 1, the	visions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. DECLARATION UNDER PENA 1, the	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. DECLARATION UNDER PENA 1, the	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the
A bankruptcy petition preparer's failure to comply with the pro 18 U.S.C. § 156. DECLARATION UNDER PENA 1, the	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have of 25 sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my

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B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Williams, Edward, T.	Case No
	and the second s

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

\$1,400.00 YTD

Employer: Valintine Night Club 2013 YTD: \$10,000.00 2014 YTD: \$13,200.00 B7 (Official Form 7) (04/13)

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.



a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT PAYMENTS PAID STILL OWING



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
PAID OR
STILL
TRANSFERS
VALUE OF
TRANSFERS

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

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6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION

DATE OF ORDER

DESCRIPTION

4

OF COURT **CASE TITLE & NUMBER**

AND VALUE Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

OR ORGANIZATION

RELATIONSHIP

TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION

AND VALUE

OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

PROPERTY

BY INSURANCE, GIVE PARTICULARS

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9. Payments related to debt counseling or bankruptcy

within one year immed

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Veronica Eason - BPP 1383 Wentworth Avenue Calumet City, IL 60409

02/25/2015

\$100.00

001 Debtorcc Credit Counseling

\$9.95

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

7

NOTICE LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME LAST FOUR DIGITS

OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.			
	NAME	ADDRESS		
None	d. List all financial institutions, creditors and other parties, includifinancial statement was issued by the debtor within two years imm			
	NAME AND ADDRESS	DATE ISSUED		
***************************************	20. Inventories			
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.			
	DATE OF INVENTORY INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)		
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.			
	DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS		
	21 . Current Partners, Officers, Directors and Shareholders			
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.			
	NAME AND ADDRESS NATURE OF INTEREST	PERCENTAGE OF INTEREST		
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.			
	NAME AND ADDRESS TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP		

22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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B7 (Official Form 7) (04/13) 11 I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. Ellorad WM Signature of Debtor Date Signature of Joint Debtor (if any) [If completed on behalf of a partnership or corporation] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief. Date Signature Print Name and Title [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.] O continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Veronica Eason - Bankruptcy Petition Preparer Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person, or partner who signs this document. 1383 Wentworth Avenue Calumet City, IL 60409 Signature of Bankruptcy Petition Preparer

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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Desc Main

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re <u>Williams, Edward, T.</u> Debtor	Case No.	-
Deoloi	Chapter 7	nonement of the second of the
	CE TO CONSUMER DEBTOR(S THE BANKRUPTCY CODE	S)
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer g the debtor's petition, hereby certify that I deli	ivered to the debtor the
Veronica Eason - Bankruptcy Petition Preparer	345-62-6447	
Printed name and title, if any, of Bankruptcy Petition Preparer Address: 1383 Wentworth Avenue Calumet City, IL 60409	Social Security number (If the preparer is not an individual, st number of the officer, principal partner of the bankruptcy petitic by 11 U.S.C. § 110.)	ate the Social Security l, responsible person, or
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	on of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and		(b) of the Bankruptcy
Code. [Awakis williams Printed Name(s) of Debtor(s)	X & Grand Willy Signature of Debtor	3/17/15 Date
	5	2 400
Case No. (if known)	XSignature of Joint Debtor (if any)	Date
Instructions: Attach a copy of Form B 201A, Notice to Cor	nsumer Debtor(s) Under § 342(b) of the Ba	ankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B19 (Official Form 19) (12/07) - Cont.

2

NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankruptcy Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code:
- the tax consequences of a case brought under the Bankruptcy Code;
- the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- how to characterize the nature of your interests in property or your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of this maximum allowable fee, if any, before preparing any document for filing or accepting any fee from you.

Elmost with	3/7/15		
Signature of Debtor	Date	Joint Debtor (if any)	Date

[In a joint case, both spouses must sign.]

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Williams, Edward, T.	Case No.
Debtor	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

secured by property of the estate. Attach additional pages if necessary.)				
Property No. 1				
Creditor's Name:	Describe Property Securing Debt:			
GM Financial	Automobile - 2012 Chevrolet Malibu			
Property will be (check one):				
☐ Surrendered				
If retaining the property, I intend to (check at least one):				
☐ Redeem the property				
Reaffirm the debt				
☐ Other. Explain	(for example, avoid lien			
using 11 U.S.C. § 522(f)).	, , , , , , , , , , , , , , , , , , ,			
Property is (check one):				
	Not claimed as exempt			
Property No. 2 (if necessary)				
Creditor's Name:	Describe Property Securing Debt:			
Property will be (check one):				
☐ Surrendered ☐ Retained				
TO A COLUMN TOWNS AND A COLUMN AS A COLUMN				
If retaining the property, I intend to (check at least one):				
Redeem the propertyReaffirm the debt				
Other. Explain	(for avample, avoid lian			
Using 11 U.S.C. § 522(f)). (for example, avoid lien				
using 11 0.5.0. § 522(1)).				
Duamante in / J. J.				
Property is (check one): Claimed as exempt	Not claimed as exempt			
U Clainled as exempt	Not claimed as exempt			

B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Signature of Joint Debtor